



UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Mester & Schwartz, P.C.
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Order Filed on July 2, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

AUDREY L. DIXON,

Debtor

Case No.: 17-35573-KCF

Judge: Kathryn C. Ferguson

**CONSENT ORDER SETTLING OBJECTION TO
CONFIRMATION BY WESTLAKE FINANCIAL SERVICES**

The Relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: July 2, 2018

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".

Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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Debtor: Audrey L. Dixon

Case No.: 17-35573-KCF

Caption of Order: Consent Order Settling Objection to Confirmation

Upon the Objection to Confirmation of Westlake Financial Services ("Westlake"), and whereas the Debtor and Westlake seek to resolve the Objection; it is hereby stipulated and agreed to that:

1. The Debtor owns a 2011 KIA Forte-4 Cyl. Hatchback 5D EX, V.I.N. KNAFUS5A28B5336753, securing a lien held by Westlake.
2. Westlake shall be paid \$7,093.00 plus 4.00% interest for sixty (60) months shall be paid as a secured claim to Westlake through the Bankruptcy Plan by the Chapter 13 Trustee. Payments will total \$7,911.96.
3. The remainder of Westlakes's claim shall be treated as a general unsecured claim.
4. Westlake shall retain its lien on the 2011 KIA Forte-4 Cyl. Hatchback 5D EX until the Debtor completes her Chapter 13 Plan and receives her discharge.
5. This agreement is only binding upon the parties in this instant Chapter 13 case. If not paid in full within this instant Chapter 13 case due to dismissal, termination, or conversion, this agreement is not binding upon the parties.

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Debtor: Audrey L. Dixon

Case No.: 17-35573-KCF

Caption of Order: Consent Order Settling Objection to Confirmation

We hereby Consent to the form and entry of the foregoing Order.



Candyce Ilene Smith-Sklar, Esquire
Law Offices of Sklar Smith Sklar
1901 North Olden Avenue
Ewing Professional Park
Suite 22
Ewing, NJ 08618
Attorney for Debtor



Jason Brett Schwartz, Esquire
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1333 Race St.
Philadelphia, PA 19107
Attorney for
Westlake Financial Services

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Audrey L. Dixon
 Debtor

Case No. 17-35573-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Jul 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2018.

db +Audrey L. Dixon, 11 Feeder Street, Trenton, NJ 08608-1336

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Candyce Ilene Smith-Sklar on behalf of Debtor Audrey L. Dixon mail@njpalaw.com
 Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Jason Brett Schwartz on behalf of Creditor Westlake Financial Services jschwarz@mesterschwartz.com
 Rebecca Ann Solarz on behalf of Creditor New Jersey Housing And Mortgage Finance Agency rsolarz@kmllawgroup.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6